

Debtor 1	KELLI E. BAKER
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	Western District of Pennsylvania
Case Number:	17-20097CMB

## Form 4100N

### Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

#### Part 1: Mortgage Information

Name of creditor:	FREEDOM MORTGAGE CORPORATION	Court claim no. (if known):	10
Last 4 digits of any number you use to identify the debtor's account	1 7 0 0		
Property Address:	43 E ORCHARD AVE PITTSBURGH PA 15202		

#### Part 2: Cure Amount

Total cure disbursments made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ 828.65
b. Prepetition arrearage paid by the trustee:	(b) \$ 828.65
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ 0.00
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ 0.00
e. Allowed postpetition arrearage:	(e) \$ 0.00
f. Postpetition arrearage paid by the trustee:	+ (f) \$ 0.00
g. Total. Add lines b, d, and f.	(g) \$ 828.65

#### Part 3: Postpetition Mortgage Payment

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment \$ \$1,022.60

The next postpetition payment is due on 2 / 1 / 2022  
MM / DD / YYYY

Mortgage is paid directly by the debtor(s).

Debtor 1

**KELLI E. BAKER**

Name

Case number (if known) **17-20097CMB**

**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

**X/s/ Ronda J. Winnecour**

Signature

Date **02/02/2022**

Trustee **Ronda J. Winnecour**

Address **CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219**

Contact phone **(412) 471-5566**

Email **cmeccf@chapter13trusteewdpacom**

Debtor 1 **KELLI E. BAKER**  
Name

Case number (if known) **17-20097CMB**

**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
09/25/2018	1093126	HOME POINT FINANCIAL CORPORATION(*)	AMOUNTS DISBURSED TO CREDITOR	117.09
10/29/2018	1096343	HOME POINT FINANCIAL CORPORATION(*)	AMOUNTS DISBURSED TO CREDITOR	711.56
				<u>828.65</u>
<b><u>MORTGAGE REGULAR PAYMENT (Part 3)</u></b>				
03/28/2017	1035674	STONEGATE MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,663.39
04/21/2017	1038906	STONEGATE MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,207.45
05/25/2017	1042206	STONEGATE MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	782.74
06/27/2017	1045608	STONEGATE MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	853.57
07/25/2017	1047516	HOME POINT FINANCIAL CORPORATION	AMOUNTS DISBURSED TO CREDITOR	895.69
08/25/2017	1050847	HOME POINT FINANCIAL CORPORATION	AMOUNTS DISBURSED TO CREDITOR	793.23
09/26/2017	1054174	HOME POINT FINANCIAL CORPORATION	AMOUNTS DISBURSED TO CREDITOR	987.19
10/25/2017	1057536	HOME POINT FINANCIAL CORPORATION	AMOUNTS DISBURSED TO CREDITOR	2,035.58
11/21/2017	1060825	HOME POINT FINANCIAL CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,265.53
12/21/2017	1064092	HOME POINT FINANCIAL CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,066.59
01/25/2018	1067502	HOME POINT FINANCIAL CORPORATION	AMOUNTS DISBURSED TO CREDITOR	962.58
02/23/2018	1070728	HOME POINT FINANCIAL CORPORATION(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
03/28/2018	1073897	HOME POINT FINANCIAL CORPORATION(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
04/24/2018	1077144	HOME POINT FINANCIAL CORPORATION(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
05/25/2018	1080386	HOME POINT FINANCIAL CORPORATION(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
06/22/2018	1083583	HOME POINT FINANCIAL CORPORATION(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
07/26/2018	1086740	HOME POINT FINANCIAL CORPORATION(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
08/28/2018	1089966	HOME POINT FINANCIAL CORPORATION(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
09/25/2018	1093126	HOME POINT FINANCIAL CORPORATION(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
10/29/2018	1096343	HOME POINT FINANCIAL CORPORATION(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
11/27/2018	1099529	HOME POINT FINANCIAL CORPORATION(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
12/21/2018	1102655	HOME POINT FINANCIAL CORPORATION(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
01/25/2019	1105813	HOME POINT FINANCIAL CORPORATION(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
02/25/2019	1109077	HOME POINT FINANCIAL CORPORATION(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
03/25/2019	1112340	HOME POINT FINANCIAL CORPORATION(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
04/26/2019	1115618	HOME POINT FINANCIAL CORPORATION(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
05/24/2019	1119022	HOME POINT FINANCIAL CORPORATION(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
06/25/2019	1122407	HOME POINT FINANCIAL CORPORATION(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
07/29/2019	1125834	HOME POINT FINANCIAL CORPORATION(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
08/27/2019	1129336	HOME POINT FINANCIAL CORPORATION(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
09/24/2019	1132682	HOME POINT FINANCIAL CORPORATION(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
10/24/2019	1135951	HOME POINT FINANCIAL CORPORATION(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
11/25/2019	1139413	HOME POINT FINANCIAL CORPORATION(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
12/23/2019	1142843	HOME POINT FINANCIAL CORPORATION(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
01/28/2020	1146268	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
02/25/2020	1149764	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
03/23/2020	1153290	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
04/27/2020	1156737	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
05/26/2020	1160127	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
06/26/2020	1163528	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
07/29/2020	1166660	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
08/25/2020	1169738	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
09/25/2020	1160127	HOME POINT FINANCIAL CORP(*)	CANCELLED CHECK TO CREDITOR/CONT	-962.58
09/25/2020	1171431	HOME POINT FINANCIAL CORP(*)	PREWRITTEN CHECK TO CREDITOR/CON	962.58
09/25/2020	1166660	HOME POINT FINANCIAL CORP(*)	CANCELLED CHECK TO CREDITOR/CONT	-962.58
09/25/2020	1171432	HOME POINT FINANCIAL CORP(*)	PREWRITTEN CHECK TO CREDITOR/CON	962.58
09/28/2020	1172823	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	962.58
10/26/2020	1175921	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	1,131.42
11/24/2020	1178990	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	990.72
12/21/2020	1181965	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	990.72
01/25/2021	1184931	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	990.72
02/22/2021	1188041	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	990.72
03/26/2021	1191313	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	990.72
04/26/2021	1194584	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	990.72
05/25/2021	1197715	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	990.72
06/25/2021	1200898	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	1,054.48
07/26/2021	1204103	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	1,022.60
08/26/2021	1207220	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	1,022.60

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Name

Case number (if known) 17-20097CMB

**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u></b>				
09/24/2021	1210344	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	1,022.60
10/25/2021	1213427	HOME POINT FINANCIAL CORP(*)	AMOUNTS DISBURSED TO CREDITOR	1,022.60
11/22/2021	1216356	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,022.60
12/23/2021	1219415	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	<u>1,022.60</u>
				58,572.64

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

KELLI E. BAKER  
43 E. ORCHARD AVENUE  
PITTSBURGH, PA 15202

BRYAN P KEENAN ESQ  
BRYAN P KEENAN & ASSOC PC  
993 GREENTREE RD STE 101  
PITTSBURGH, PA 15220

FREEDOM MORTGAGE CORPORATION  
ATTN PAYMENT PROCESSING  
10500 KINCAID DR  
FISHERS, IN 46037

MCCALLA RAYMER ET AL  
NATL BANKRUPTCY DEPT\*\*  
1544 OLD ALABAMA RD\*\*  
ROSWELL, GA 30076-2102

2/2/22

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee